F.UC Apr-04-11 10:15A STATE OF ARIZONA FILED 4 2011 APR STATE OF ARIZONA DEPT OF THIS GRANCE 1 DEPARTMENT OF INSURANCE 2 In the Matter of: 3 No. 11A-006-INS PALMIOTTO, CONCETTA CONNIE, 4 CONSENT ORDER (License number # 961389)) (NPN # 15684935) 5 Hearing 04/13/11, 8:00 a.m. **ALJ Lewis Kowal** 6 Respondent 7 8 The State of Arizona Department of Insurance ("Department") has received evidence that Concetta Connie Palmiotto has violated provisions of Title 20, Arizona Revised Statutes 9 ("A.R.S."). Respondent wishes to resolve this matter without the commencement of formal 10 proceedings, and admits the following Findings of Fact are true and consents to entry of the 11 following Conclusions of Law and Order. 12 FINDINGS OF FACT Concetta Connie Palmiotto ("Respondent") is, and was at all material times 1. 13 licensed as a resident life producer, Arizona license number 961389, which expires 14 September 30, 2013. 15 Respondent's mailing, business and residence addresses of record with the 2. Department are: 8009 E. Saddle Horn Rd., Scottsdale, Arizona 85255 (business and 16 residence); c/o Primerica Financial, 16425 N. Pima Rd., #325, Scottsdale, Arizona 85260 17 (mailing). 18 3. On or about February 25, 2010, the Department issued to Respondent an 19 insurance license as a resident life producer, Arizona license number 961389. On June 1, 2010, the Department notified Respondent by mail at her mailing 4. 20 address of record that her fingerprint card had been processed and returned by the Arizona 21 Department of Public Safety (DPS) as illegible. The Department requested a replacement set 22 of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before 23 July 1, 2010.

1 5. On September 9, 2010, the Department notified Respondent a second time by mail at her business/residence address of record that it was about to initiate an administrative 2 action against her license for failure to compty with the fingerprint requirement. The 3 Department requested a response by September 30, 2010. 4 To date, Respondent has not submitted a full set of fingerprints to the 6. 5 Department. 6 CONCLUSIONS OF LAW The Director has jurisdiction over this matter. 1. 7 2. Respondent's conduct as described above constitutes the violation of the 8 requirement that an applicant submit a full set of fingerprints to the Department within the 9 meaning of A.R.S. § 20-285(E)(2). Respondent's conduct as described above constitutes providing incomplete 3. 10 information in the license application within the meaning of A.R.S. § 20-295(A)(1). 11 4. Respondent's conduct as described above constitutes the violation of any 12 provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of 13 A.R.S.§20-295(A)(2). Grounds exist for the Director to suspend, revoke, or refuse to renew 5. 14 Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to 15 A.R.S. §§20-295(A) and (F). 16 ORDER IT IS HEREBY ORDERED THAT: 17 Respondent may surrender her insurance producer license, Arizona license 1 18 number 961389. 19 20 21 22 23

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The hearing, Docket #11A-006-INS, scheduled for April 13, 2011, at 8:00 a.m. is DATED AND EFFECTIVE this \_\_\_\_\_ day of April . 2011.

CHRISTINA URIAS Director of Insurance

## CONSENT TO ORDER

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
- Respondent admits to the jurisdiction of the Director of Insurance, State of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law and Order.
- Respondent is aware of her right to notice and a hearing at which she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent
- Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to her to induce her to enter into this Consent Order and that she has entered into this Consent Order voluntarily.
- Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against her and does not preclude any other agency, officer, or subdivision of this state including the Department from instituting civil or criminal proceedings as may be appropriate now or in the future not related to this matter.

1	<ol> <li>Respondent acknowledges that this Consent Order is an administrative action</li> </ol>
2	that the Department will report to the National Association of Insurance Commissioners
3	(NAIC). Respondent further acknowledges that she must report this administrative action to
4	any and all states in which she holds an insurance license and must disclose this
5	administrative action on any license application.
6	2/21/11 Canotte Comme Pela the
7	Date Concetta Connie Palmiotto, Arizona License # 961389
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9	COPIES of the foregoing mailed/delivered this 4th day ofapril, 2011, to:
10	Concetta Connie Palmiotto
11	8711 E. Pinnacle Peak, #131 Scottsdale, Arizona 85255 Respondent
12	Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
13	Mary Butterfield, Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer
14	Steven Fromholtz, Licensing Supervisor  Department of Insurance
15	2910 North 44 <sup>th</sup> Street, Suite 210 Phoenix, Arizona 85018
	Lewis Kowal, Administrative Law Judge
17	Office of Administrative Hearings 1400 West Washington, Suite 101
18	Phoenix, AZ 85007
19	Currey Buston
20	Curvey Walters Burton
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